

Fill in this information to identify the case:	
Debtor 1	<u>Kazia Davette McNair</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the: <u>Eastern</u> District of <u>Pennsylvania</u>	
Case number <u>16-18079</u>	

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

WILMINGTON SAVINGS FUND SOCIETY,  
FSB AS TRUSTEE OF WV 2017-1 GRANTOR

Name of creditor: TRUST

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 8 7 9 1

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

No

Yes. Date of the last notice: \_\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	each date must be included for each inspection	(10) \$ _____
11. Other. Specify: <u>Delinquent Taxes</u>	<u>8/11/2017</u>	(11) \$ <u>18,210.50</u>
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.  
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Kazia Davette McNair Case number (if known) 16-18079  
First Name Middle Name Last Name

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Shabrena Lynch-Horton  
Signature

Date 1/11/2022

Print: Shabrena Lynch-Horton Title Authorized Agent  
First Name Middle Name Last Name

Company Liepolid, Harrison & Associates, PLLC

Address 1425 Greenway Drive, Suite 250  
Number 1425 Street Greenway Drive  
Irving, TX 75038  
City Irving State TX ZIP Code 75038

Contact phone 800.349.1254 Email PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Pennsylvania

*In Re:* Kazia Davette McNair

**Case No:** 16-18079

**Debtor(s)**

**Chapter 13**

**CERTIFICATE OF SERVICE**

I hereby certify that on 1/11/2022, a true and correct copy of the foregoing Post-Petition Fee Notice was served upon all interested parties pursuant to the Court's CM/ECF system.

By:/s/ Shabrena Lynch-Horton

Wilmington Savings Fund Society, FSB, as trustee of  
WV 2017-1  
c/o Carrington Mortgage Services, LLC  
1425 Greenway Drive, Suite 250  
Irving, TX 75038

Debtor through the debtor's attorney of record

Kazia Davette McNair  
3839 Timothy Ln  
Bethlehem, PA 18020-6950

Debtor's Counsel

DAVID B. SCHWARTZ  
Goodman Schwartz and Shaw LLC  
514 Fullerton Avenue  
Suite 2  
Whitehall, PA 18052

Trustee

SCOTT F. WATERMAN (Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

US Trustee

Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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Kazia Davette McNair aka Kazia D. McNair <u>Debtor</u>	CHAPTER 13
Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A <u>Movant</u>	NO. 16-18079 AMC
vs.	
Kazia Davette McNair aka Kazia D. McNair <u>Debtor</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$6,611.73** which breaks down as follows;

Post-Petition Payments:	September 11, 2018 to August 11, 2019 at \$499.69/month
	September 11, 2019 at \$615.45/month
<b>Total Post-Petition Payment Arrears:</b>	<b>\$6,611.73</b>
2014-2018 Property Taxes:	\$18,210.50

2. The Debtor(s) shall cure said arrearages in the following manner;
  - a) With regards to the post-petition payment arrears, beginning on October 11, 2019 and continuing through December 11, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$615.45** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the eleventh (11<sup>th</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$244.88 from October 2019 to November 2021 and \$244.85 for December 2021** towards the arrearages on or before the last day of each month at the address below;

CARRINGTON MORTGAGE SERVICES  
1600 S. DOUGLASS ROAD, SUITE 200-A  
ANAHEIM, CA 92806

- b) Maintenance of current monthly mortgage payments to the Movant thereafter.

c) With regards to the 2014-2018 Property Taxes, it is agreed that Movant will file a Post-Petition Fee Notice on the claims register in the amount of \$18,210.50.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 24, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 10/3/19

Allan B. Goodman  
Allan Goodman, Esquire  
Attorney for Debtor

Date: 10/11/19

  
\_\_\_\_\_  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 24th day of October, 2019. However, the court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan